

**REMARKS**

Claims 1, 3-4, 6, 8-11, 13, 17-19, 21-22, 26, 28-29, and 31 are currently pending. Claims 1, 8, 17-19, 26, 28, and 31 have been amended. Claims 2, 5, 7, 12, 14, 15, 16, 20, 23, 24, 25, 27, and 30 have been cancelled.

On page 2 of the Office Action, claims 1-31 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Publication No. 20010042021 (Matsuo).

Matsuo is directed to an electronic settling system and method capable of executing settlements on the Internet in real time at a decreased cost. According to Matsuo, the electronic settling system executes a settlement on the Internet using a computer. The computer includes a storage means for storing financial transaction information of users, a settling information receiving means for receiving settling information transmitted from the user through a telecommunication line, a settlement execution means for executing the settlement between the users based on the settling information received by the settling information receiving means, and an updating means for updating the financial transaction information of the users stored in the storage means so as to reflect the content of the settlement. One of the objects of Matsuo is to maintain convenience for users by deferring settlement during a cooling-off period, upon purchasing a product on the Internet.

Applicants respectfully submit that independent claims 1, 8, 15-19, 23-28, and 30-31 are patentable over Matsuo, as Matsuo fails to disclose, "a payment accepting step wherein payment application in which a payment money amount and a payment date/time have been designated is received from the terminal apparatus, wherein the payment date/time has been set in a manner such that as said payment money amount is larger, a time lag between the payment application date/time and a payment execution date/time is increased," for example.

Applicants respectfully submit that the system of Matsuo is diametrically opposed to the present invention. In contrast to the present invention in which a time lag between the payment application date/time and a payment execution date/time is increased, Matsuo clearly states that after the customer transmits transaction settlement information to an electronic bank, the bank executes the settlement "as soon as it receives the settling information." See Matsuo, page 4, lines 6-7 of paragraph [0056]. Therefore, Matsuo has no need to increase a lag time, nor is a lag time entered, as the settlement occurs "as soon as it receives the settling information," in direct contrast to the present invention.

In light of the foregoing, claims 1, 8, 17-19, 26, 28, and 31 are patentable over Matsuo. As dependent claims 3-4, 6, 9-11, 13, 21-22, and 29 depend from respective independent claims, the dependent claims are patentable over Matsuo for at least the reasons presented for the independent claims.

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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